



ANNUAL REPORT
Of Licensee
Engaged in the Business of Making Regulated Loans
Under the Montana Title Loan Act

For the Calendar Year Ended December 31, 2009

Each licensee is required by Montana law to submit an annual report of its operations (31-1-815, MCA). Be sure to report only information pertaining to business conducted under the Montana Title Loan Act.

Important: The report must be filed on or before **March 31, 2010**. Failure to submit a report on time or in the required format will cause the Department to begin proceedings to initiate an enforcement action against your license, which may include suspension or revocation and a fine.

Return completed reports to:

Regular Mail

Division of Banking and Financial Institutions
P.O. Box 200546
Helena, MT 59620-0546

Overnight Mail

Division of Banking and Financial Institutions
301 South Park, Suite 316
Helena, MT 59601

REPORTING ENTITY
Please Print

1. Name of Licensee _____
2. License number _____
3. Address of licensed location _____
4. Number of employees at this location at year-end _____
5. Name of person preparing this report _____
6. Phone number of preparer _____
- Fax Number _____
- Email Address _____

STATEMENT OF INCOME AND EXPENSES

Calendar Year Ending December 31, 2009

INCOME

Report Only Title Loan
Business in Montana

7. Charges Collected or Earned _____
8. Other Income (itemize) _____
- a. _____
- b. _____
- c. _____
- d. _____
9. **Total Operating Income** _____

EXPENSES - If any expenses are shared with other business operations, please use your best estimate in allocating that portion of the expense attributable to the title loan business.

10. Advertising _____
11. Auditing _____
12. Bad Debts: _____
- a. Debts Charged Off _____
- b. (Deduct) Recoveries _____
- c. Additions to Reserve for Bad Debts _____
13. Depreciation and Amortization _____
14. Insurance and Fidelity Bonds _____
15. Legal Fees and Disbursements _____
16. Postage, Printing, Stationery and Supplies _____
17. Rent, Utilities and Janitorial Services _____
18. Salaries of Officers, Owners, Partners and Members _____
19. Salaries of all Other Employees _____
20. Taxes, Other than Income _____
21. License Fees _____
22. Telephone and Other Communications _____
23. Travel _____
24. Supervision and Administration _____
(when not allocated to other items)
25. Other Expenses (itemize) _____
- a. _____
- b. _____
- c. _____
- d. _____
26. Interest on Borrowed Funds _____
- a. Intra-company _____
- b. Paid to Others _____
27. **Total Expenses Before Income Taxes** _____
28. Net Income Before Income Taxes (Line 9 minus Line 27) _____
29. Federal Income Taxes _____
30. State Income Taxes _____
31. **Total Expenses** (Line 27 plus Lines 29 and 30) _____
32. **Net Income** (Line 9 minus Line 31) _____

STATEMENT OF ASSETS AND LIABILITIES

	December 31, 2009 <u>2009</u>	December 31, 2008 <u>2008</u>
33. Cash on Hand and in Banks	_____	_____
34. Investments	_____	_____
35. Loans Receivable	_____	_____
36. Less: Reserve for Bad Debts	_____	_____
37. Furniture and Fixed Assets	_____	_____
38. All Other Assets (specify)	_____	_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
d. _____	_____	_____
39. Total Assets	_____	_____
40. Accounts Payable	_____	_____
41. Short-term Loans Payable	_____	_____
42. Current Portion of Long-term Loans Payable	_____	_____
43. All Other Short-term Liabilities (specify)	_____	_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
44. Long-term Loans Payable	_____	_____
45. All Other Long-term Liabilities (specify)	_____	_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
46. Total Liabilities	_____	_____
47. Capital Stock	_____	_____
48. Paid In Surplus	_____	_____
49. Undivided Profits	_____	_____
50. Capital Reserves	_____	_____
51. Other Components of Net Worth (specify)	_____	_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
52. Total Net Worth	_____	_____
53. Total Liabilities and Net Worth (must agree with line 39)	_____	_____

STATEMENT OF LOAN ACTIVITY

		<u>Number</u>	<u>Amount</u>
54.	Total Number of Loans Made During the Year	_____	
55.	Total Number of Loans Outstanding at Year End	_____	
56.	Repossessions During the Year	_____	_____
57.	Repossessions Sold During the Year	_____	_____
58.	Repossessions Redeemed by the Borrower Prior to Sale	_____	_____

DISTRIBUTION BY SIZE OF LOANS MADE DURING YEAR

		<u>Number</u>	<u>Amount</u>	<u>Range of interest rates charged</u>
59.	\$2,000 or Less	_____	_____	_____
60.	\$2,001 to \$4,000	_____	_____	_____
61.	Greater than \$4,000	_____	_____	_____
62.	Totals (Line 59 plus Lines 60 and 61)	_____	_____	
63.	Total Dollar Volume of Montana Loans		_____	
64.	Attach as a separate exhibit a description of other business conducted on the premises if applicable.			

AFFIDAVIT

I, _____ the undersigned, being the _____ of _____

swear or affirm that, to the best of my knowledge and belief, the statements contained in this report, including the accompanying schedules and statements, if any, are true and that the same is a true and complete statement in accordance with the law.

I hereby certify that in the year ending December 31, 2009, this licensee did not use a criminal process or cause a criminal process to be used in the collection of any title loans or use any civil process to collect the payment of title loans not available to title lenders under the provisions of the Montana Title Loan Act.

Signature _____

Subscribed and sworn to before me this _____ day of _____

by _____ known to me to be the person whose signature appears on this document. Witness my hand and official seal this _____ day of _____

_____ Print Name

_____ Notary Public

(SEAL)

For the State of _____

Residing at _____

My Commission expires: _____